



Order Filed on April 14, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlton@kmlawgroup.com Attorneys for Movant BANK OF AMERICA, N.A.	
In Re:	
Dianna Guadagnino,	
Debtor.	

Case No.: 17-12951 RG
Adv. No.:
Hearing Date: 3/28/19 @11:00 a.m.
Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 11 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: April 14, 2019



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Dianna Guadagnino

Case No.: 17-12951 RG

Caption: **CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 11 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 194 Pine Street, Jersey City, NJ, 07304, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 11 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David Edelberg, Esquire, attorney for Debtor, Dianna Guadagnino, and for good cause having been shown;

It is hereby **ORDERED, ADJUDGED and DECREED** that the total payoff due as of March 1, 2019 is in the amount of \$392,379.19, consisting of an unpaid principal balance of \$254,716.55; interest from July 1, 2017 through February 28, 2019 of \$16,885.82; escrow advances in the amount of \$9,134.64; recording fees of \$50.00; fees and costs totaling \$1,591.50; and principal forbearance of \$111,207.31; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the entire balance due of \$392,379.19 shall now bear interest at a rate of 4% beginning March 1, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the new maturity date for the subject loan is February 1, 2049; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that monthly mortgage payments shall begin March 1, 2019, which shall be principal and interest of \$1,873.28 per month, plus an amount for escrow, which shall be adjusted periodically in accordance with applicable law; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the terms of the note and mortgage, except for those modified in this order, shall remain in full force and effect; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's lien shall remain on the subject property until the loan is fully paid; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved and hereby votes in favor of said plan.

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Debtors: Dianna Guadagnino

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Caption: **CONSENT ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 11 PLAN**

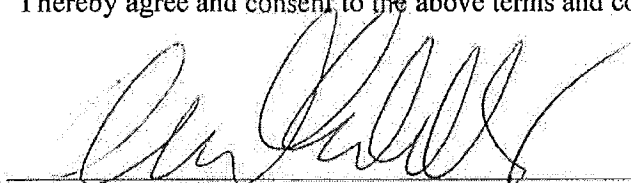
I hereby agree and consent to the above terms and conditions:



DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

Dated: *April 11, 2019*

I hereby agree and consent to the above terms and conditions:



DAVID EDELBERG, ESQ., ATTORNEY FOR DEBTOR

Dated: *4/11/19*